Customer Inzirna Literature Document

Reserve Bank of India (RBI) kaihhruaina 'Prudential norms on Income Recognition, Asset Classification and Provisioning (IRACP), chungchanga Advances dated October 1, 2021 chu November 12, 2021 leh February 15, 2022-a RBI clarification circular tihchhuah nen chhiar rawh.

Hawhtu-te zingah awareness tihpun tumna thlirin, hetah hian concept / hrilhfiahna / due ni-te chungchanga entirna leh specification of Special Mention Account (SMA) / Non-Performing Asset (NPA) classification ni-te dah a ni.

Q. He thil chhiar hi engvanga pawimawh nge?

A. RBI vide circular no. RBI/2021-2022/125 DOR.STR.REC.68/ 21.04.048/2021-22-ah 'Prudential Norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances – Clarifications' dated November 12, 2021-a ziah leh IBA lehkhathawn C&I-III/IRAC/14.12/2021-22-ah 'Clarifications/guidance provided by RBI on Prudential norms on IRACP' dated December 30, 2021'-a hrilhfiahna leh/emaw SMA / NPA classification ni, overdue ni-te, etc. inzawm thil kalpui dan tur chungchangah inmilna leh hriatthiamna inang tlanga thlen ni turin IRACP chungchanga kaihhruaina siamte chu inrem taka kalpui tumna a ni.

A hnuaia tarlan te hi entirna a ni a leh a kimchang lo va, chuan thil thleng tlangpui nen a inzawm a ni. RBI-in IRACP norms leh hrilahfiahna a tihchhuahte chu hman theih turin a lal ber ang a, RBI-in a hun azirin a siam danglam thei bawk.

Q. Bank-te chuan loan account-te chu default a nih veleh Special Mention Account (SMA) leh Non-Performing Asset (NPA) tiin an classified nghal a ni. Chutiang classification siamna bulpui chu eng nge ni? Engtikah nge account pakhat chu SMA emaw NPA emaw anga classified a nih ang?

A. Regulatory guidelines awmsa hmangin Bank chuan loan latu chu SMA/NPA tiin a classified a ni. Hetah hian hetiang bawk hian sawifiah a ni:

1. Special Mention Account (SMA) anga thliar hranna:

   Default a nih nghalin, hawh rem titu institution-te chuan loan account-a buaina insiam mek chu an hrechhuak ang a, Special Mention Accounts (SMA)-ah an dah ang. SMA / NPA category-a thliar hranna bulpui chu hetiang hi a ni ang:

Revolving facilities tih loh loan		**Cash credit chi loan / Overdraft**	
SMA sub-Category	Classification atana ngahchhan – Principal emaw pawisa pung awm	SMA sub-Category	Classification atana ngahchhan – Outstanding balance

Revolving facilities tih loh loan		Cash credit chi loan / Overdraft	
	pek emaw, a pum emaw, a then emaw a overdue tawh sum dang		chu sanctioned chin emaw drawing power emaw a pelin awm chhunzawm zel, a hniam zawk zawk , he ti hun chhung atan:
SMA 0	Ni 30 thlengin	NA	NA
SMA 1	Ni 30 aia tam leh ni 60 thleng	SMA 1	Ni 30 aia tam leh ni 60 thleng
SMA 2	Ni 60 aia tam leh ni 90 thleng	SMA 2	Ni 60 aia tam leh ni 90 thleng

2. Non-Performing Asset:

RBI's Master Circular on Prudential norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances dated October 1, 2021 -a tarlan angin, Non-Performing Asset (NPA) chu loan emaw advance emaw a ni a, chutah chuan:

a. Term loan chungchangah a pung awm leh/ emaw principal installment-na chu ni 90 aia rei overdue in a awm
b. Overdraft / Cash Credit (OD / CC) chungchangah a hnuaia tarlan angin, account chu 'out of order' a ni reng
c. Credit Card account chu statement-a tarlan angin a pek tur zat tlem ber chu statement-a tarlan ni atanga ni 90 chhunga pek kim loh a nih chuan non-performing anga ngaih a ni ang
d. Bill lei leh discount-a pek a nih chungchangah bill hi ni 90 chuang zet a overdue a ni
e. Thlai hun rei lote chhung chi atan chuta principal emaw a pung awm emaw installment chu thlai chin hun hnih chhung atan a la overdue reng a ni
f. Thlai hun rei chi atan chuta principal emaw a pung emaw installment chu thlai chin hun khat chhung atan a la overdue reng a ni
g. Reserve Bank of India (Securitisation of Standard Assets) Directions, 2021-a securitization transaction neih chungchangah liquidity facility zat chu ni 90 chuang a la outstanding reng a
h. Derivative transaction chungchangah derivative contract-a positive mark-to-market value aiawhtu overdue receivables-te chu, hengte hi pawisa pek hun tur ruat ni atanga ni 90 chhung pek loha awm a nih in

A chunga kan sawi bakah hian Overdraft / Cash Credit ("OD" / "CC") pawh a hnuaia tarlan technical chhante avang hian NPA-ah dah theih a ni bawk:

i. Account-a sanction limit chu due date atanga ni 180 chhunga enfiah/renew loh leh/ emaw adhoc sanction a tawp tawh a, account renew famkim loh a niin
j. Stock / Book debts statement hi ni 180 aia upa a ni

Term deposit, National Savings Certificate (NSCs) surrender theihna, Indira Vikas Patra (IVPs), Kisan Vikas Patra (KVPs) leh life policy-te laka advance pekte chu account-a margin ruat sa dah a nih chauhvin NPA anga ngaih a ni lovang. Mahse, rangkachak cheimawina, sorkar securities leh securities dang zawng zawngte laka advance chu he exemption hian a huam lo.

Q. Project loan hi eng nge ni? Engtin nge project loan hi non-performing anga classified a nih?

A. 'Project Loan' tih chuan economic venture dinna atana term loan pek chhuah tawh eng pawh a huam a ni. 'Date of Commencement of Commercial Operations' (DCCO) hi Bank-in sum pekchhuah a khar hunah chhinchhiah a a ni ang. Bank chuan regulatory guidelines hnuaiah project loan te chu a siam danglam thei a, DCCO siamthatna hmangin account chu NPA anga classified lovin a siam thei a ni. Project loan chu record of recovery (ni 90 overdue) angin emaw, stipulated DCCO-in project a thawh tan loh chuan / deferred DCCO emaw DCCO emaw chu regulatory phal chin hun aia rei a nih chuan emaw DCCO extension chu regulatory condition angin a ni lo emaw a nih chuan NPA-ah classified a ni ang.

Q. Engtikah nge account chu 'Out of Order' anga ngaih a nih ang?

A. Account chu 'out of order' anga ngaih a ni, hetiang a nih chuan:
a. CC / OD account-a outstanding balance chu ni 90 chhung sanctioned limit / drawing power aia tam a awm chhunzawm zel a, emaw

b. CC / OD account-a outstanding balance chu sanctioned limit / drawing power aia tlem ni mahse ni 90 chhung credit chhunzawm zel a awm lo, a nih loh leh CC/OD account-a outstanding balance chu sanctioned limit / drawing power aiin a tlem a mahse credit erawh a ni 90 kalta chhunga interest debit tawh phuhrukna tur tling lo *(chhinchhiah rawh: CC/OD account-a 'out of order' status tihfelna atana 'ni 90 hmasa hun chhung' chu ni tawp ni a process kalpui mek a huam ang.)*

Q. Stressed account chu eng nge ni?

A. Borrower chuan loan a dil laia inremna angin EMI / installment / a pung awm chu a hun bituk ah a pe tur a ni. EMI / installment / a pung awm due chu a pek hun tur emaw, a hma emawa pek a nih loh chuan, inremna angin, chutiang account chu 'stressed account' tia sawi a ni.

Q. RBI circular-in a phut angina, khawngaihin 'Due' & 'Overdue' tih thumal te hi sawifiah rawh. Engtin nge an danglam? Engtikah nge account te hi overdue anga puan a nih ang?

A. Bank-te chuan heng thumal principal / interest / charge eng pawh loan account-a lakna atan hetiang hian an hmang:

1. Due:
   Credit facility-a saction inremna angin, Loan account-a chhiah khawn pek tur principal / interest / charge eng pawh a hun bituk chhunga pek tur tihna a ni.

2. Overdue:
   Credit facility-a sanction inremna angin hun bituk chhunga Loan account-a chhiah khawn pek tur principal / interest / charge eng pawh, pek tur mahse pek lohte tihna a ni. Tawngkam danga sawi chuan, eng credit facility hnuaia Bank-a pek tur sum eng pawh chu Bank leh a customer-te inremna angin a hun bituk emaw, a hma emawa pek a nih loh chuan 'overdue' a ni.

Hawhtu account-te chu hawhtirtu institution-te chuan a hun bituk chhunga day-end process-a tel angin overdue anga puan tur a ni a, process kalpui hun tur ngaihtuah tel lovin.

Q. SMA/NPA dinhmun hriat theihna tur chungchanga ni rei tawh zat overdue chu Bank-te'n accounting method an hman chu eng nge ni?

A. A hnuaia mi ang hian IBA chuan hawhtheihna account-a pawisa pek tur ruahman danah 'First In First Out' (FIFO) Thubul a pawimawhzia a tichiang:

FIFO Thubul chu chu, 'First In, First Out' accounting method hi SMA/NPA dinhmun tehna atana ni chuti zat overdue tih hriat theih nan a inzawm tlat a ni. FIFO thubul chuan loan account-a outstanding dues upa berte chu pek hmasak a ngai niin a ngai. Chuvangin FIFO method-in a phut chu a pek hmasak tur chu a hawhtu chuan a pe hmasa tur a ni.

Entirnan, 01.02.2022 thleng chuan loan account-ah overdues a awm lo va, tichuan principal installment / a pung awm / charges lam hawia pek tur chu Cheng 100 a ni. Chuvangin, ni 01.02.2022 emaw a hnu lama loan account-a pawisa luh apiang chu ni 01.02.2022-a due la awmte pek chhuah nan hman a ni ang.

February thla chhunga engmah pek loh / emaw, due thenkhat pek (Cheng 80) a awm nia ngai ila, 01.03.2022 thlenga overdue chu Cheng 20 chu chu, Cheng 100 - 80 a ni ang. Chu bakah 01.03.2022-a due chu Cheng 100 a ni ang. Tunah chuan 01.03.2022 emaw a hnu lama account-a pawisa pek / partial payment chu 01.02.2022 chu chu, February thla a Cheng 20 (Cheng 100 - 80)-a partial due pek chhuah nan hman hmasak a ni ang.

Sum chuang liam a awm chuan (Cheng 20 lak let hnuah), chutah 01.02.2022-a due lak let hnuah, a bang zat la awm chu 01.03.2022-a due lam hawia recovery anga ngaih a ni ang.

Q. Engtin nge Bank-te hian "due upa ber kum" chu an chian?

A. Due upa ber kum chu pawisa pek hun hlui ber pek tur ni atanga a ni zawnga chhut a ni a, tichuan pe loh chhunzawm zel a ni. A chunga tarlan entirna ang hian 01.02.2022 nena inzawm due-te chu 01.03.2022 thleng pek loh a nih chuan 01.03.2022-ah chuan due upa ber kum chu ni 29 anga chhut a ni.

Q. Eng inthlak danglamna chu nge sawi a nih? Engtin nge ka chungah a nghawng?

A. I loan account classification chu i hnen atanga pawisa dawn hun a zirin a danglam tawh. Chuvangin due chu a hun taka pek a ni tih I chian a ngai / due ni-ah emaw a hma emawa pek theih nan sum tling tak i vawn reng a ngai ang. A hnuaia tarlan te hi i hriatthiam theih nan entirna tlem te:

A hmaa classification hman dan	Classification dan siamthat chu
Due date chu 31.12.2021 a nih a, 01.01.2022 ni ah emaw a hma emaw khan account-ah pawisa a dawng lo a nih chuan loan account chu overdue anga ngaih a ni ang a, chutiang chuan DPD (Days Past Due) chu 01.01.2022 atang hian tan a ni ang. A chunga dinhmunah hian i loan / Credit Card A/c chu pawisa i dawn loh a nih chuan, a tuk hnathawh ni-ah chauh a danglam ang.	Due date chu 31.12.2021 a nih a, ni 31.12.2021 ni ah emaw a hma emawa pawisa pek a nih loh chuan loan account chu overdue anga ngaih a ni ang a, chutiang chuan DPD (Days Past Due) chu 31.12.2021 ni ngei atangin Bank a ni-tawp processing hna peng angin a tan ang. A chunga dinhmunah hian i loan / Credit Card A/c chu pawisa i dawn loh a nih chuan, a ni ngeiah Bank-in a ni tawp processing hna a neihin a danglam ang. Hei hi loan account-a interest service-naah hman theih a ni. Tin, a pek hun tur chu hnathawh loh ni-ah a tlak chuan, hawhtu chuan a pek let tur chu a ni ah emaw, a hma emaw a pek a ni tih a chian a ngai.

Q. Bank hian eng ang hun khat tawk-ah nge SMA/NPA anga account asset classification hi a kalpui thin?

A. Bank hian nitin-in a chhunzawm zelin asset classification process te hi a kalpui a ni.

Q. Account chu restructured a nih chuan restructuring chu eng nge ni a leh asset classification chu eng nge ni?

A. Restructuring-ah hian advance / security-te terms tihdanglam a tel thei a, chu chuan a tlangpuiin, thil dang bakah, pawisa pek hun chhung / pek tur zat / installment zat / interest rate tihdanglam a huam ang; credit facility-te roll over; credit facility dang sanction / account default-a pawisa pek belh chu default tihthatna / credit limit awmsa tihpunna; settlement sum pek hun chhung thla thum aia tam a nih chuan settlement chu insawi rem. Hawhtu in sum lama harsatna avanga facility eng pawh siamthat a nih chuan account chu NPA anga classified a ni ang.

Mahse, floating rate of interest (ROI)-a loan pekchhuah a nih chuan, leh ROI rate a inthlak a nih chuan, EMI sum leh/ emaw loan tenor, etc. chu a danglam thei. Chutiang EMI sum emaw, loan tenor emaw tihdanglam chu restructuring anga ngaih a ni lo.

Q. NPA anga classified tawh account-te upgradation hi engtikah nge a thlen ang?

A. NPA anga classified loan account-te chu credit facility zawng zawng nena inzawm a pung awm leh principal arrear zawng zawngte chu a latuin a pek vek chauhvin 'Standard' asset-ah tihsan a ni tih hrilfiah ani tawh. Restructuring avanga NPA-a classified account-te upgrade, Date of Commencement of Commercial Operations (DCCO) hlen lo, etc. chungchangah chuan specific regulatory circular-a tarlan angin thupek chu hman chhunzawm a ni ang.

Q. Engtin nge SMA/NPA classification hi hawhtute level-ah a thlen?

A. Borrower level-a SMA/NPA reporting hi regulatory kaihhruaina angin a ni a chuvangin, hawhtu account eng pawh pakhatah overdue a nih chuan hawhtu chu a dinhmun azirin SMA emaw NPA emaw anga report a ni ang.

Q. Hemi chungchangah zawhna emaw, tanpuina dang emaw a awm chuan tu nge ka biak theih ang?

A. Retail / individual account chungchanga zawhna awm apiang chu Branch / Loan Center hnai ber hnenah zawhfiah theih a ni (https://www.axisbank.com/contact-us).

Non-retail / corporate borrower i nih chuan i Service Relationship Manager / Relationship Manager hnenah i lungawi lohna leh hriatthiam lohna i neih chuan hma I la thei.

Q. SMA/NPA-a account slip a nih chuan a hawhtu chungah eng nghawng nge a neih?

A. Extant regulatory guidelines angin Bank chuan a khat tawkin Central Repository Information of Large Credit (CRILC), Credit Information Companies (CICs), etc. hnenah account chu SMA/NPA angin a report a ngai a, chu chuan a hawhtu credit history a nghawng a ni.

Q. Engtikah nge account chu SMA emaw NPA emaw-ah a insawn ang? Hei hi entîrna nêna sawifiah theih a ni em?

A. A hnuaia table hian account pakhat chu SMA ah insawn in NPA-a a kal leh a tarlang a, chu chu delay / due pek loh leh a hnu ah day end process-a Standard category-a upgrade a nih dan a ni:

Pawisa pek tur due ni	Pawisa pek ni	Pawisa pek-in a huam chhung	A ni in due upat zawng	SMA/NPA	SMA/NPA since date
01.01.2022	01.01.2022	01.01.2022 thlenga due zawng zawng	0	NIL	NA
01.02.2022	01.02.2022	Pawisa pek loh emaw 01.02.2022 atan due Part payment	1	SMA-0	01.02.2022
01.02.2022	02.02.2022	Pawisa pek loh emaw 01.02.2022 atan due Part payment	2	SMA-0	01.02.2022
01.03.2022		01.02.2022 atan due 01.03.2022 pe kim lo chu 01.03.2022 EOD thleng a due ve ang	29	SMA-0	01.02.2022
		01.02.2022 atan pe kim, 01.03.2022 atan due chu 01.03.2022 EOD ah pek a ni lo	1	SMA-0	01.03.2022
		01.02.2022 leh 01.03.2022 atan due zawng zawng chu 01.03.2022 EOD ah pe lo	31	SMA-1	01.02.2022/ 03.03.2022
		Dues of 01.02.2022 fully paid, due for	1	SMA-0	01.03.2022

Pawisa pek tur due ni	**Pawisa pek ni**	**Pawisa pek-in a huam chhung**	**A ni in due upat zawng**	**SMA/NPA**	**SMA/NPA since date**
		01.02.2022-a due pe kim tawh, 01.03.2022 atan due chu 01.03.2022 EOD ah pe kim loh			
01.04.2022		01.02.2022, 01.03.2022 leh 01.04.2022 atan due pek loh chu 01.01.2022 EOD ah	60	SMA-1	01.02.2022/ 02.04.2022
		01.02.2022 atan due chu 01.04.2022 thleng pek loh chu 02.04.2022 EOD ah	61	SMA-2	01.02.2022 / 02.04.2022
01.05.2022		01.02.2022 atan due chu 01.05.2022 thleng pek loh chu 01.05.2022 EOD ah	90	SMA-2	01.02.2022 / 02.04.2022
		01.02.2022 atan due chu 01.05.2022 thleng pek loh chu 02.05.2022 EOD ah	91	NPA	02.05.2022
01.06.2022	01.06.2022	01.02.2022 atan due chu 01.06.2022 ah pe kim	93	NPA	02.05.2022
01.07.2022	01.07.2022	01.03.2022 & 01.04.2022 atan due zawng zawng chu 01.07.2022 EOD ah pe kim	62	NPA	02.05.2022
01.08.2022	01.08.2022	01.05.2022 & 01.06.2022 atan due zawng zawng chu 01.08.2022 EOD ah pe kim	32	NPA	02.05.2022
01.09.2022	01.09.2022	01.07.2022 & 01.08.2022 atan due zawng zawng chu 01.09.2022 EOD ah pe kim	1	NPA	02.05.2022
01.10.2022	01.10.2022	01.09.2022 & 01.10.2022 atan due zawng zawng pe kim	0	Overdue tello Standard account	01.10.2022 atangin STD

Asset classification leh provisioning chungchanga kaihhruaina chipchiar zawk hriat nan khawngaihin RBI Master Circular - Prudential Norms on IRACP pertaining to Advances dated October 1, 2021 en ang che. A chunga asset / SMA classification norms te hi a khat tawkin regulatory instruction behchhanin tihdanglam theih a ni .

*** End of Document **

O001712029_03_2022